

**Information to identify the case:**

Debtor 1	Matthew Christian Kaminski	Social Security number or ITIN xxx-xx-2606
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Lauren Ruth Kaminski	Social Security number or ITIN xxx-xx-3340
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 16-29199-VFP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew Christian Kaminski

Lauren Ruth Kaminski  
aka Lauren Tchalabi

3/11/22

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Matthew Christian Kaminski  
Lauren Ruth Kaminski  
Debtors

Case No. 16-29199-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Mar 11, 2022

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Matthew Christian Kaminski, Lauren Ruth Kaminski, 20 South Midland Ave, Unit H-1, Kearny, NJ 07032-1681
cr	+ Pinnacle Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516435610	+ Imaging Consultants of Essex, P.O. Box 371863, Pittsburgh, PA 15250-7863
518834174	++ KHEAA, ATTN MILES F JUSTICE, 100 AIRPORT RD, FRANKFORT KY 40601-6161 address filed with court:, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518834175	++ KHEAA, ATTN MILES F JUSTICE, 100 AIRPORT RD, FRANKFORT KY 40601-6161 address filed with court:, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
516435613	+ Kearny Municipal Employees FCU, 645 Kearny Avenue, Kearny, NJ 07032-2905
516651252	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, ATTN: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
516435619	NJ Attorney General Office, Division of Law, Richard J. Hughes Justice Complex, 25 Market St, P.O. Box 112, Trenton, NJ 08625-0112
516435616	+ Nationstar Mortgage, P.O. Box 619079, Dallas, TX 75261-9079
516481941	+ Navient Solutions, Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548
516435621	+ Online Collections, 202 W. Fire Tower Road, Winterville, NC 28590-8412

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 11 2022 20:14:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 11 2022 20:14:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	Synchrony Bank, c/o Recovery Mgmt. Sys., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605
516529098	EDI: GMACFS.COM	Mar 12 2022 01:08:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
516435599	+ EDI: GMACFS.COM	Mar 12 2022 01:08:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
516435600	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	American Eagle, Synchrony Bank, Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
516435601	+ Email/PDF: bncnotices@becket-lee.com	Mar 11 2022 20:20:40	American Express, 200 Vesey Street, New York, NY 10285-0002
516435603	EDI: BANKAMER.COM	Mar 12 2022 01:08:00	Bank of America, P.O. Box 982235, El Paso, TX 79998
516435602	+ EDI: RMSC.COM		

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Mar 11, 2022

Form ID: 3180W

Total Noticed: 51

516435604	EDI: TSYS2	Mar 12 2022 01:08:00	Banana Republic, P.O. Box 965004, Orlando, FL 32896-5004
516435606	+ EDI: CAPITALONE.COM	Mar 12 2022 01:08:00	Barclaycard, PO Box 13337, Philadelphia, PA 19101-3337
516435605	+ EDI: CITICORP.COM	Mar 12 2022 01:08:00	Capital One, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
516435614	+ EDI: CITICORP.COM	Mar 12 2022 01:08:00	Bloomingdale's, 9111 Duke Boulevard, Mason, OH 45040
516616600	EDI: Q3G.COM	Mar 12 2022 01:08:00	Macy's, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040
516871316	EDI: ECMC.COM	Mar 12 2022 01:08:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516871317	EDI: ECMC.COM	Mar 12 2022 01:08:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
516435608	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
516435609	EDI: RMSC.COM	Mar 12 2022 01:08:00	Gap, Synchrony Bank, P.O. Box 965004, Orlando, FL 32896-5004
516435611	+ EDI: IRS.COM	Mar 12 2022 01:08:00	Home Depot, 2455 Paces Ferry Rd NW, Atlanta, GA 30339
516435612	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
516435607	EDI: JPMORGANCHASE	Mar 12 2022 01:08:00	JC Penney, Synchrony Bank, P.O. Box 965036, Orlando, FL 32896-5036
518834174	Email/Text: legaldivision@kheaa.com	Mar 11 2022 20:14:00	Disney, P.O. Box 15298, Wilmington, DE 19850
518834175	Email/Text: legaldivision@kheaa.com	Mar 11 2022 20:14:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
516479985	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 11 2022 20:20:38	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
516435615	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 11 2022 20:20:49	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516609034	+ EDI: MID8.COM	Mar 12 2022 01:08:00	Merrick Bank, P.O. Box 171379, Salt Lake City, UT 84117-1379
516651252	Email/Text: nsm_bk_notices@mrcopper.com	Mar 11 2022 20:14:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
516435617	+ EDI: NAVIENTFKASMSERV.COM	Mar 12 2022 01:08:00	Nationstar Mortgage LLC, ATTN: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
516435618	+ Email/Text: electronicbkydocs@nelnet.net	Mar 11 2022 20:14:00	Navient, PO Box 9655, Wilkes Barre, PA 18773-9655
516644082	EDI: PRA.COM	Mar 12 2022 01:08:00	Nelnet, PO Box 82561, Lincoln, NE 68501-2561
516651356	EDI: PRA.COM	Mar 12 2022 01:08:00	Portfolio Recovery Associates, LLC, c/o American Eagle Outfitters, INC., POB 41067, Norfolk VA 23541
516653211	EDI: PRA.COM	Mar 12 2022 01:08:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516652074	EDI: PRA.COM	Mar 12 2022 01:08:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Mar 11, 2022

Form ID: 3180W

Total Noticed: 51

			23541
516435622	+ Email/Text: Bankruptcy@pinnaclefcu.com	Mar 11 2022 20:14:00	Pinnacle FCU, 135 Raritan Center Pkwy, Edison, NJ 08837-3625
516569148	Email/Text: laura@redbanklaw.com	Mar 11 2022 20:13:00	Pinnacle Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
516452127	EDI: Q3G.COM	Mar 12 2022 01:08:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516435620	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 11 2022 20:14:00	NJ Division of Taxation, Compliance & Enforcement-Bankruptcy, 50 Barrack Street, 9th Fl, P.O. Box 245, Trenton, NJ 08695-0267
516438285	EDI: RMSC.COM	Mar 12 2022 01:08:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516435624	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	Toys R Us - Babies R Us, P.O. Box 965013, Orlando, FL 32896-5013
516435625	+ EDI: WFNNB.COM	Mar 12 2022 01:08:00	Victoria's Secret, Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789
517362299	+ EDI: WFFC.COM	Mar 12 2022 01:08:00	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
517362300	+ EDI: WFFC.COM	Mar 12 2022 01:08:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700, Wells Fargo Bank, N.A. 55121-1663

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516452212	##+	Nelnet on behalf of ASA, American Student Assistance, 100 Cambridge Street Suite 1600, Boston, MA 02114-2518
516435623	##+	Seneca Mortgage Servicing, 611 Jamison Road, Elma, NY 14059-9392

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 13, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2022 at the address(es) listed below:

Name	Email Address
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Andrew L. Spivack
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District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Mar 11, 2022

Form ID: 3180W

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on behalf of Creditor WELLS FARGO BANK N.A. andrew.spivack@brockandscott.com, wbefcf@brockandscott.com

Denise E. Carlon

on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Matthew K. Fissel

on behalf of Creditor Wells Fargo Bank N.A. wbefcf@brockandscott.com, matthew.fissel@brockandscott.com

Michael R. DuPont

on behalf of Creditor Pinnacle Federal Credit Union dupont@redbanklaw.com john@redbanklaw.com

Steven J. Abelson

on behalf of Joint Debtor Lauren Ruth Kaminski sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com

Steven J. Abelson

on behalf of Debtor Matthew Christian Kaminski sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com

TOTAL: 8